

Fill in this information to identify the case:

Debtor 1 JAMES WAYNE GIRTSDebtor 2
(Spouse, if filing) _____United States Bankruptcy Court for the: Western District of Pennsylvania

(State)

Case Number: 16-10148TPA

Form 4100N

Notice of Final Cure Payment

10/15

File a separate notice for each creditor.

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

Part 1: Mortgage InformationName of creditor: KEYBANK NA S/B/M FIRST NIAGARA BANK NACourt claim no. (if known):
5-3Last 4 digits of any number you use to identify the debtor's account 7 1 9 6Property Address: 8266 REMINGTON RD
NORTH EAST PA 16428**Part 2: Cure Amount****Total cure disbursements made by the trustee:****Amount**

a. Allowed prepetition arrearage:	(a) \$ <u>0.00</u>
b. Prepetition arrearage paid by the trustee:	(b) \$ <u>0.00</u>
c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	(c) \$ <u>0.00</u>
d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	(d) \$ <u>0.00</u>
e. Allowed postpetition arrearage:	(e) \$ <u>0.00</u>
f. Postpetition arrearage paid by the trustee:	+ (f) \$ <u>0.00</u>
g. Total. Add lines b, d, and f.	(g) \$ <u>0.00</u>

Part 3: Postpetition Mortgage Payment

Check one

☒ Mortgage is paid through the trustee.

Current monthly mortgage payment

\$ \$276.79The next postpetition payment is due on 5 / 1 / 2021
MM / DD / YYYY☐ Mortgage is paid directly by the debtor(s).

Debtor 1 JAMES WAYNE GIRTS
Name

Case number (if known) 16-10148TPA

Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

X/s/ Ronda J. Winnecour
Signature

Date 04/05/2021

Trustee Ronda J. Winnecour

Address CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219

Contact phone (412) 471-5566

Email cmecf@chapter13trusteewdpa.com

Debtor 1 **JAMES WAYNE GIRTS**
Name

Case number (if known) **16-10148TPA**

Disbursement History

Date	Check #	Name	Posting Type	Amount
<u>MORTGAGE REGULAR PAYMENT (Part 3)</u>				
07/06/2017		KEYBANK NA	REALLOCATION OF CONTINUING DEBT	2,541.18
07/25/2017	1047939	KEY BANK NA	AMOUNTS DISBURSED TO CREDITOR	423.53
08/25/2017	1051273	KEY BANK NA	AMOUNTS DISBURSED TO CREDITOR	423.53
09/26/2017	1054600	KEY BANK NA	AMOUNTS DISBURSED TO CREDITOR	423.53
10/25/2017	1057961	KEY BANK NA	AMOUNTS DISBURSED TO CREDITOR	423.53
11/21/2017	1061238	KEY BANK NA	AMOUNTS DISBURSED TO CREDITOR	423.53
12/21/2017	1064523	KEY BANK NA	AMOUNTS DISBURSED TO CREDITOR	423.53
01/25/2018	1067955	KEY BANK NA	AMOUNTS DISBURSED TO CREDITOR	423.53
02/23/2018	1071140	KEY BANK NA	AMOUNTS DISBURSED TO CREDITOR	423.53
03/28/2018	1074330	KEY BANK NA	AMOUNTS DISBURSED TO CREDITOR	423.53
04/24/2018	1077574	KEY BANK NA	AMOUNTS DISBURSED TO CREDITOR	423.53
05/25/2018	1080829	KEY BANK NA	AMOUNTS DISBURSED TO CREDITOR	423.53
06/22/2018	1083973	KEY BANK NA	AMOUNTS DISBURSED TO CREDITOR	398.40
07/26/2018	1087184	KEY BANK NA	AMOUNTS DISBURSED TO CREDITOR	448.66
08/28/2018	1090403	KEY BANK NA	AMOUNTS DISBURSED TO CREDITOR	423.53
09/25/2018	1093534	KEY BANK NA	AMOUNTS DISBURSED TO CREDITOR	423.53
10/29/2018	1096781	KEY BANK NA	AMOUNTS DISBURSED TO CREDITOR	423.53
11/27/2018	1099919	KEY BANK NA	AMOUNTS DISBURSED TO CREDITOR	423.53
12/21/2018	1103033	KEY BANK NA	AMOUNTS DISBURSED TO CREDITOR	423.53
01/25/2019	1106236	KEY BANK NA	AMOUNTS DISBURSED TO CREDITOR	423.53
02/25/2019	1109487	KEY BANK NA	AMOUNTS DISBURSED TO CREDITOR	423.53
03/25/2019	1112776	KEY BANK NA	AMOUNTS DISBURSED TO CREDITOR	423.53
04/26/2019	1116077	KEY BANK NA	AMOUNTS DISBURSED TO CREDITOR	423.53
05/24/2019	1119475	KEY BANK NA	AMOUNTS DISBURSED TO CREDITOR	423.53
06/25/2019	1122868	KEY BANK NA	AMOUNTS DISBURSED TO CREDITOR	423.53
07/29/2019	1126313	KEY BANK NA	AMOUNTS DISBURSED TO CREDITOR	423.53
08/27/2019	1129782	KEY BANK NA	AMOUNTS DISBURSED TO CREDITOR	423.53
09/24/2019	1133094	KEY BANK NA	AMOUNTS DISBURSED TO CREDITOR	423.53
10/24/2019	1136419	KEY BANK NA	AMOUNTS DISBURSED TO CREDITOR	423.53
11/25/2019	1139883	KEY BANK NA	AMOUNTS DISBURSED TO CREDITOR	423.53
12/23/2019	1143274	KEY BANK NA	AMOUNTS DISBURSED TO CREDITOR	398.40
01/28/2020	1146728	KEY BANK NA	AMOUNTS DISBURSED TO CREDITOR	448.66
02/25/2020	1150254	KEY BANK NA	AMOUNTS DISBURSED TO CREDITOR	423.53
03/23/2020	1153732	KEY BANK NA	AMOUNTS DISBURSED TO CREDITOR	423.53
04/27/2020	1157195	KEY BANK NA	AMOUNTS DISBURSED TO CREDITOR	423.53
05/26/2020	1160532	KEY BANK NA	AMOUNTS DISBURSED TO CREDITOR	423.53
06/26/2020	1163666	KEYBANK NA	AMOUNTS DISBURSED TO CREDITOR	423.53
07/29/2020	1166793	KEYBANK NA	AMOUNTS DISBURSED TO CREDITOR	423.53
08/25/2020	1169868	KEYBANK NA	AMOUNTS DISBURSED TO CREDITOR	423.53
09/28/2020	1172956	KEYBANK NA S/B/M FIRST NIAGARA BANK	AMOUNTS DISBURSED TO CREDITOR	423.53
10/26/2020	1176046	KEYBANK NA S/B/M FIRST NIAGARA BANK	AMOUNTS DISBURSED TO CREDITOR	423.53
11/24/2020	1179127	KEYBANK NA S/B/M FIRST NIAGARA BANK	AMOUNTS DISBURSED TO CREDITOR	423.53
03/26/2021	1191440	KEYBANK NA S/B/M FIRST NIAGARA BANK	AMOUNTS DISBURSED TO CREDITOR	520.20
				<u>20,426.11</u>

CERTIFICATE OF SERVICE

I hereby certify that on the date shown below, I served a true and correct copy of Notice of Final Cure Payment upon the following, by regular United States mail, postage prepaid, addressed as follows:

JAMES WAYNE GIRT
8266 REMINGTON ROAD
NORTH EAST, PA 16428

DANIEL P FOSTER ESQ**
FOSTER LAW OFFICES
1210 PARK AVE
MEADVILLE, PA 16335

KEYBANK NA S/B/M FIRST NIAGARA BANK NA
PO BOX 94968
CLEVELAND, OH 44101

KEYBANK NA**
ATTN NOTICES - BANKRUPTCY
4910 TIEDEMAN RD
BROOKLYN, OH 44144

BRIAN C NICHOLAS ESQ
KML LAW GROUP PC
701 MARKET ST STE 5000
PHILADELPHIA, PA 19106

4/5/21

/s/ Roberta Saunier

Administrative Assistant
Office of the Chapter 13 Trustee